



IowaCare

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Purpose

The IowaCare program is a limited expansion of Medicaid that provides health benefits to low income people. It has statewide eligibility criteria. In July of 2005, it replaced county-by-county decisions in the prior "State Papers" charity care program. IowaCare provides most services at University of Iowa Hospitals and Clinics in Iowa City and, for Polk County residents, at Broadlawns Medical Center in Des Moines.

Who

Over 23,400 people were enrolled in IowaCare at the end of its third year, June 2008. In SFY 2009 the department expects this number to climb to a monthly average of over 26,680.

Eligible people are adults aged 19-64 in households with adjusted income of up to 200 percent of the federal poverty level (about \$2,333/month for a family of two), who:

- Are not eligible for Medicaid;
- Do not have other health insurance; and who
- Agree to pay a premium if their income is over 100% of the federal poverty level. Premiums range between \$43 and \$82 a month depending on income. There are exceptions in hardship cases. Beginning July 1, 2007, members with income at or below 100% of the federal poverty level do not pay a premium.

What

- Covered services include inpatient and outpatient hospital, physician or advanced registered nurse practitioner, dental, routine preventive physicals, and smoking cessation. Services do not include pharmaceuticals, with the exception of those needed during and immediately following hospital stays. Emergency services are provided at local hospitals, not via IowaCare.
- Covered services are provided only at Broadlawns Medical Center in Des Moines, University Hospitals in Iowa City, and the state's four mental health institutes. This is because IowaCare was enabled with funds allocated for these facilities.
- Unlike Medicaid, IowaCare is not an entitlement, meaning that it depends on specific appropriations.

How are We Doing?

IowaCare was enabled by legislation resulting from an agreement between state and federal officials in the spring of 2005. The agreement permitted federal matching money (approximately 2:1) for state dollars in the U of I charity care program (formerly known as State Papers), for state dollars supporting the four mental health institutes, and for Polk County property tax dollars supporting the county hospital. The agreement prevented a loss of more than \$66 million in federal funds.

In the next year, IowaCare will explore initiatives that provide incentives to stay healthy. These may include:

- Dietary counseling to assist members with weight loss.
- Optional health care accounts, enabling members to withdraw balances if funds are not needed for health care.